

REMARKS

Claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-63, 66-68, 70, 73-74, 76-77, and 79-87 remain pending in this Application. Claims 34, 37, 39, 41, 44, 47, 49, 51, 62, 70, 74, 77, 79, 84, and 86 have been amended. Claims 87-88 have been added, and Claims 77 and 78 have been cancelled by this Amendment and Response. Applicants respectfully assert that no new matter has been added by the present amendments and that support can be found in Applicants' specification as filed. Applicants also respectfully assert that as a result of these amendments, as well as the remarks below, all of the pending claims are now in condition for allowance.

Summary of Interview

Initially, Applicants thank Examiner Hamilton for graciously granting the telephonic interview on March 12, 2009, and for Examiner Hamilton's time and attention during the Interview with Mr. Brian Decker.

During the Interview, the present Application was discussed in light of U.S. Patent No. 5,655,089 to Bucci ("Bucci") and U.S. Patent No. 6,078,907 to Lamm ("Lamm"). Independent Claim 34 as previously presented was primarily discussed, specifically the feature of "normalizing the bill information," and the separate and distinct features of "processing the bill information to generate bill summary information . . ." and "processing the normalized bill information to generate bill detail information . . ." These features were compared to the "bill summary" information and the "other hard-copy material," which may include "bill-breakdown information," as described in Bucci. It was indicated that Applicants would prepare a response accordingly, further emphasizing the distinctions of the above-mentioned steps over the cited art.

Rejections under 35 U.S.C. § 101

In the Non-final Office Action mailed on December 17, 2008 ("Office Action"). Claims 34, 36-37, 39, 41, 60-63, 73-75, 79-80, and 83-84 were rejected under 35 U.S.C. § 101 because the claimed invention is allegedly directed to non-statutory subject matter.

Applicants have hereby amended independent Claim 34 and dependent Claims 37, 39, 79, and 84 to include the step of “executing computer-executable instructions by one or more processors for . . .” positively reciting at least one feature tied to another statutory class by which steps of the claim can be performed. Accordingly, independent Claim 34 and, by extension, all claims depending therefrom, are now clearly directed toward patent eligible subject matter under 35 U.S.C. § 101.

Rejections under 35 U.S.C. § 103(a)

In the Office Action, Claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-63, 66-68, 70, and 73-86 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over *Bucci* in view of *Lamm*.

Applicants have amended independent Claims 34, 44, and 70 for further clarification regarding the process of normalizing bill information received from a biller for subsequent processing to generate bill detail information while generating bill summary information from the bill information received directly from the biller. As an example, Claim 34 has been amended to include the features of: “transforming the received bill information into normalized bill information, wherein the normalized bill information is stored for subsequent processing . . .” and “processing the received bill information to generate bill summary information . . .”. Independent Claims 44 and 70 have been similarly amended.

Accordingly, Claim 34 recites the individual features of “transforming the received bill information into normalized bill information,” and “processing the *received* bill information to generate bill summary information” and separately “processing the *normalized* bill information to generate bill detail information.” (Emphasis added). As discussed in the Interview, Applicants respectfully submit that neither *Bucci*, nor *Lamm*, alone or in combination, teach, suggest, or render obvious these features.

Processing bill information as received from a biller to generate bill summary information, normalizing the bill information received from the biller, and separately processing the normalized bill information to generate bill detail information, as provided in Claim 34, are

features not taught or suggested by the cited references that create advantages for an electronic bill presentment system. As one example, it is possible that an electronic bill presentment system operable for receiving bill information from multiple billers will receive bills in a variety of formats. Transforming the bill information received into normalized bill information, as recited in Claim 34, permits an electronic bill presentation system to consistently and efficiently process the normalized bill information when generating and presenting electronic versions of the bill details. Similarly, as another example, Claim 34 provides for processing bill information as received to generate bill summary information, while also normalizing and storing the received bill information for subsequent processing (e.g., for generation of bill detail information). Thus, an electronic bill presentment system can more efficiently present bill summary information, which may typically require less processing than generating bill detail information because of the fewer, more distinct components of information which may be more efficiently extracted, while reserving the processing overhead of generating bill detail information for a subsequent time.

The Office Action relies on *Bucci* as allegedly disclosing the features of normalizing bill information and generating bill detail information from normalized bill information. (See Office Action, pg. 3). Applicants respectfully disagree that *Bucci* teaches or suggests these features as presented in amended independent Claim 34. *Bucci* generally relates to a method for the single mailing of one or more two-sided documents on which is presented all the bills, statements, and the like, for a given recipient during a specified period of time. (*Bucci*, Abstract). More specifically, *Bucci* relates to receiving bills, statements, and records for individual addressees from multiple billers, and then developing at least one page of accumulated bill information to be sent to each addressee as a unitized transmission, which is described as a "bill summary." (See *Bucci*, col. 2, line 50 – col. 3, line 21, Table I). The only additional detail in *Bucci* regarding what may also be included with a bill transmission is a single statement that "other hard-copy material can be included in the single envelope carrying the one-page, or more, summary of all billing statements, to carry, as well, other hard-copy material in the nature of advertising or bill-breakdown information." (*Bucci*, col. 3, lines 55 – 59).

Filed: March 30, 2001

Amendment and Response to Office Action

With respect to the feature of “transforming the received bill information into normalized bill information,” the system of *Bucci* clearly does not transform the accumulated bill information, nor does *Bucci* teach or suggest normalizing the accumulated bill information for subsequent processing. If, however, it is alleged that the bill summary information generated by *Bucci* (*see, e.g.*, *Bucci* Table I) is equivalent to normalized bill information as recited in Claim 34, *Bucci* fails to teach or suggest the recited steps of storing that bill summary or performing subsequent processing on that bill summary information. The “other hard-copy material in the nature of advertising or bill-breakdown information” described by *Bucci*, (*Bucci*, col. 3, lines 55 – 59), is only mentioned in a cursory manner as “material [that] can be included,” and is not described as being generated in any manner, much less being generated from normalized bill information as recited in Claim 34. Rather *Bucci* simply states that it may be included in an envelope. Such a cursory statement cannot properly be held to teach or suggest these features of Claim 34. Moreover, the bill summary information illustrated in Table I of *Bucci* is not capable for subsequent processing to generate bill detail information, in part because it does not include sufficient information to generate bill detail.

Similarly, *Bucci* also fails to teach, suggest, or render obvious the distinct steps of separately “processing the received bill information to generate bill summary information” and separately “processing the normalized bill information to generate bill detail information,” as recited in Claim 34. *Bucci* at best relates to the process of developing at least one page of accumulated bill information representing multiple bills, but does not at all teach or suggest the generation of bill summary information from information received from a biller and the separate generation of bill detail information from normalized bill information.

As discussed, all of the features of Claim 34 are not provided for by the cited references, and none of the features should be overlooked or quickly dismissed when comparing Applicants’ claims to the cited references. Notwithstanding, the Office Action references Applicants’ specification at pages 5-6 when responding to the previously submitted remarks regarding the normalization and bill summary and generation features. This portion of Applicants’ specification, however, is not expressly directed to normalization or separate generation of bill

detail information from normalized bill information. Thus, comparing the portion referenced to the cited art does not properly and faithfully consider each feature of Claim 34. Applicants instead direct the Examiner to the following portion of Applicants specification describing embodiments of the features recited in Claim 34, for example:

As indicated in step 705, the CF station 140 receives billing information from the biller stations 110a-110d via the network 100. The received billing information is normalized, summarized and stored in steps 710 and 715 at the CF station 140. In step 720, the payor is notified of the availability of bills by message transmitted from the CF station 140 to the payor station 120a-120d via network 100. In step 725, the CF station 140 receives a request for bill presentation information from the applicable payor station 120a-120d. The bill presentment information is transmitted over the network 100 by the CF station 140 to the applicable payor station 120a-120d in step 730, responsive to the request. The bill presentment information may include only a summary of bills or one or more detailed bills formed by templating the normalized data before transmission. If desired the transmitted bill presentment information could include both summary and detailed bills.

(Specification, p. 23 line 33 – p. 34, line 15; *see also* p. 3, lines 1-24).

Accordingly, for at least these reasons, Applicants respectfully submit that *Bucci* fails to teach, suggest, or render obvious the features of “transforming the received bill information into normalized bill information, wherein the normalized bill information is stored for subsequent processing . . . ,” “processing the received bill information to generate bill summary information . . . ,” and “processing the normalized bill information to generate bill detail information,” as recited in independent Claim 34 as hereby amended. Moreover, as discussed during the Interview and as stated in the previous remarks in the Amendment and Response filed on August 28, 2008, *Lamm* likewise fails to teach, suggest, or render obvious each of these features recited in Claim 34. In fact, *Lamm* actually teaches away from normalizing bill information for subsequent processing, stating that “the electronic payment system does not depend on dissecting all elements of the bill print file . . . [and that the] advantage of this embodiment is that only the positional relationship of the elements must be understood.”

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Applicants therefore respectfully assert that independent Claim 34 as amended is allowable over *Bucci* and *Lamm*, alone or in combination, because both references fail to teach, suggest, or render obvious every feature of the claim. The other independent Claims 44 and 70 have been amended to include features similar to Claim 34, and are thus allowable over *Bucci* and *Lamm* for at least the same reasons.

In addition, Applicants state that dependent Claims 36-37, 39, 41, 46-47, 49, 51, 60-63, 66-68, and 73-86 are allowable as a matter of law, depending from allowable claims, notwithstanding their independent recitation of patentable features. Notwithstanding the allowability of the dependent claims as a matter of law, Applicants respectfully request the Examiner specifically consider the features recited in each of the dependent claims when determining patentability of each of the pending claims. For example, Applicants have added new dependent Claim 87 and previously presented dependent Claims 73-86, each reciting features not taught, suggested, or rendered obvious by the cited references.

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CONCLUSION

Reconsideration of the present Application is requested in light of the amended claims and the remarks. The Applicants believe they have responded to each matter raised in the Office Action. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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